

Exhibit 3



PREPAID

P.O. Box 8488
Gray, TN 37615-8488

January 5, 2021



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YAGOUR M MOHAMED
5920 SCHERING RD
BALTIMORE, MD 21206-4046

**IMPORTANT NOTICE ABOUT YOUR PREPAID DEBIT CARD
FOR STATE UNEMPLOYMENT BENEFITS OR OTHER BENEFITS/PAYMENTS**

This notice is provided to you as the named account holder for a prepaid debit card issued by Bank of America, N.A. ("we" or "us") on behalf of your state's agency responsible for unemployment benefits or other benefits/payments.

It has been determined that there may be irregular, unauthorized, or unlawful activities involved with the prepaid debit card issued to you. As a result, and in accordance with the card account agreement, a freeze (or hold) has been placed on your account.

While your account is frozen, you will be unable to use the prepaid debit card or access the money in your account. Your card and account cannot be used for any purpose, including ATM withdrawals, making purchases, transferring funds online between your accounts, requesting emergency cash, paying bills, or requesting or using checks. In addition, while your account is frozen, your card will not be available to receive any additional benefits that may be issued to you by the state agency administering your benefit program. Although your account is frozen, we recommend that you keep your card in a safe place should your account become unfrozen.

If a conclusion is reached that there is no irregular, unauthorized, or unlawful activity on your account, your account will be unfrozen and your balance will become available in accordance with the terms of the card account agreement and state agency guidelines.

Should you require further information regarding this notice or you want to request that the account be unfrozen, you may contact our Service Center by calling 1.866.213.4074, 1.866.656.5913 TTY, or 423.262.1650 (collect, when calling outside the U.S.), or by writing to us at: Bank of America, P.O. Box 8488, Gray, TN 37615-8488. You may also contact your state's agency responsible for the benefit program.

If you have already requested that your account be unfrozen and your request is being worked on, there is no need to make another request.

BANK OF AMERICA, N.A.